

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Muriel C Davis**

Case No.:

18-21796

Judge:

Hon. Andrew B. Altenburg, Jr.

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date:

December 22, 2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney GAM Initial Debtor: MCD Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 160.00 Monthly* to the Chapter 13 Trustee, starting on September 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Georgette Miller, Esq.	Attorney Fees	1,835.00
State of New Jersey	Taxes and certain other debts	350.28

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Newpennfin-shellpointm	5225 Baker Ave. Pennsauken, NJ 08109-1723 Camden County Principle Residence	276.18	0.00	276.18	1,346.51

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Community Loan Servicing, LLC
Police And Fire Fcu

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **March 12, 2019.**

Explain below why the plan is being modified: Pursuant to the Order Approving Loan Modification, dated October	Explain below how the plan is being modified: Listing the arrears to be paid within the Plan to \$0 for the 110 Thomas Avenue lien holder, due to the loan modification
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

***This plan is a step plan or has lumpsum payments as follows: \$160.00 per month for 10 months, then \$315.00 per month for 50 months**

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 22, 2020

/s/ Muriel C Davis

Muriel C Davis

Debtor

Date: _____

Joint Debtor

Date: December 22, 2020

/s/ Georgette Miller, Esq.

Georgette Miller, Esq.

Attorney for the Debtor(s)

In re:
Muriel C Davis
Debtor(s)

Case No. 18-21796-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 22, 2020

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2020:

Recip ID	Recipient Name and Address
db	+ Muriel C Davis, PO BOX 1102, Merchantville, NJ 08109-0102
cr	+ New Penn Financial LLC dba Shellpoint Mortgage Ser, c/o Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
cr	+ SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517774881	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517584429	+ Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
517584430	+ Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104-0478
517830135	+ Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
518997853	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1873
518997854	+ Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor Coral Gable, FL 33146-1873
517584434	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
517584435	+ First Svg Cc, 500 E 60th St N, Sioux Falls, SD 57104-0478
517718257	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, McCalla Raymer Leibert Pierce, LLC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517823780	New Penn Financial LLC d/b/a Shellpoint Mortgage S, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
517584438	+ New Penn Financial dba Shellpoint Mortgage, Steven Kelly, Esquire, Stern & Eisenberg, PC, 1040 N. Kings Highway, Ste. 407, Cherry Hill, NJ 08034-1925
517584439	+ Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
517735714	+ Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, Pa. 19020-2022
517584444	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695
517584442	+ Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
517584443	+ South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
517731636	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517734737	+ TD Bank,N.A., Richard J.Tracy,III,Esq, 30 Montgomery Sreet, Suite 1205, Jersey City NJ 07302-3835
517584454	+ Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 22 2020 21:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 22 2020 21:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518633427	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 22 2020 21:36:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
518633428	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Dec 22 2020 21:36:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837

District/off: 0312-1

User: admin

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Date Rcvd: Dec 22, 2020

Form ID: pdf901

Total Noticed: 54

517584428	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 22:16:59	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517584427	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 22:25:14	Cap1/bstby, PO BOX 30253, Salt Lake City, UT 84130-0253
517584432	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2020 21:34:00	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
517830133	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2020 21:34:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517708021	Email/Text: mrdiscen@discover.com	Dec 22 2020 21:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517584433	+ Email/Text: mrdiscen@discover.com	Dec 22 2020 21:33:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
517584431	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 22 2020 22:25:09	Chase Mtg, Po Box 24696, Columbus, OH 43224
517815947	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 22 2020 22:16:53	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517584436	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 22 2020 21:33:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517757006	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2020 22:20:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517584437	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2020 22:16:28	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
518747040	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2020 22:17:08	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518747041	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2020 22:25:33	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517807399	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2020 22:17:08	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517795887	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2020 22:21:38	PYOD, LLC its successors and assigns as assignee, of Springleaf Financial Services Of, Indiana, Inc., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
517704684	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2020 21:34:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517824232	+ Email/Text: bncmail@w-legal.com	Dec 22 2020 21:35:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517779798	+ Email/Text: courts@southjerseyfcu.com	Dec 22 2020 21:35:00	South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
517584445	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 22:24:50	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
517584446	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 22:24:50	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517584447	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 22:16:31	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
517584448	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 22:16:31	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
517584449	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2020 22:24:51	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005

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Total Noticed: 54

517584450	+ Email/PDF: gecsedl@recoverycorp.com	Dec 22 2020 22:16:31	Synch/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
517584451	+ Email/PDF: gecsedl@recoverycorp.com	Dec 22 2020 22:24:51	Synch/toysrusdc, Po Box 965005, Orlando, FL 32896-5005
517584452	+ Email/PDF: gecsedl@recoverycorp.com	Dec 22 2020 22:16:36	Synch/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
517586182	+ Email/PDF: gecsedl@recoverycorp.com	Dec 22 2020 22:24:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517584453	Email/Text: bankruptcy@td.com	Dec 22 2020 21:35:00	Td Bank N.a., 70 Gray Rd, Portland, ME 04105
TOTAL: 32			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517584440	*+	Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
517584441	*+	Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
517841775	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller	on behalf of Debtor Muriel C Davis bky@margolisedelstein.com gmecfmail@gmail.com;smithcr50524@notify.bestcase.com;GNonnenberg@margolisedelstein.com;mcon1@margolisedelstein.com;NonnenbergGR50524@notify.bestcase.com;Miller.GeorgetteR50524@notify.bestcase.com;MillerGR50524@notify.bes
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor SJFCU courts@southjerseyfcu.com
John K. Justin	on behalf of Debtor Muriel C Davis jkjustin@aol.com

District/off: 0312-1

User: admin

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Total Noticed: 54

justinjr50524@notify.bestcase.com;leemr50524@notify.bestcase.com;smithcr50524@notify.bestcase.com

Melissa N. Licker

on behalf of Creditor Bayview Loan Servicing LLC NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Steven P. Kelly

on behalf of Creditor New Penn Financial LLC dba Shellpoint Mortgage Servicing skelly@sterneisenberg.com
bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11